

THIRD PARTY AUTHORITY

Oasis Fund Management Limited (Trustee) (ABN 38 106 045 050, RSE L0001755, AFSL 274331) is the issuer of the Voyage Superannuation Master Trust. IOOF Investment Services Ltd (Operator) (ABN 80 007 350 405, AFSL 230703) is the issuer of the Voyage Investment Service. Macquarie Bank Limited (ABN 46 008 583 542 AFSL 237502) is the issuer of the Wrap Cash Account.

Use this form to authorise someone else to view or operate your Voyage account on your behalf and specify the level of authority you wish to give them.

Please note that this form does not enable a third party to place trades on your account through the Wrap website. Your adviser is able to do this as part of their authority to operate your Voyage account. For Voyage Investment Service accounts, this form also allows you to authorise a third party, including your adviser, to operate the Wrap Cash Account.

Please refer to **Terms relating to each of the levels of authority** in section 6 to learn more about authority levels.

Please use black ink and mark boxes with an (X).

1 Your account details

Account number	Account name
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

To authorise a company or other third party firm ► **go to section 2**

To authorise an individual ► **go to section 3**

To authorise both ► **complete both sections 2 and 3**

Please ensure account holders sign **section 5**. If not already supplied, Individuals will need to provide their identification.

2 Appointment of a financial services company

You can use this section to appoint a company or other firm such as a financial advisory firm, stockbroking firm, accounting firm or administrator to have access to your Voyage account.

Company/firm name:

Wrap Third Party code (if known):

Name of Company representative:

Is this company already registered? Yes No, the company/firm must complete the *Voyage Third Party registration* form

The company will automatically receive Enquiry access for Voyage Investment and Super accounts.

Company Code (if known):

For Voyage Investment accounts only, if you want the company to transact on your Wrap Cash Account, please select the level of authority you are giving:

Authorised Signatory Authority*

Enquiry Authority

* If you selected Authorised Signatory authority, additional identification may be required. A Financial Services Company must be registered with Voyage before it can be given access to/authority on the account.

3

Appointment of an individual

First individual

A. What level of Authority are you appointing?

If you are unsure of the type of authority, please refer to *Terms relating to each of the levels of authority* in section 6.

- Authorised Signatory Authority (for Investment accounts only):
This provides the individual with signing authority on the Wrap Cash Account and with Online Client Portal access on your Voyage Investment Service account. Voyage Superannuation Master Trust accounts will receive 'enquiry only' if this option is selected.

What are the operating instructions?

any to sign all to sign other, please specify:

- Enquiry Authority: This provides the individual with the ability to access information and view your Voyage account.

B. Details of first individual

This section is to be completed by the first individual appointed

Title:

Full name:

Any other name known by:

Date of birth:

Residential address (cannot be a post office box):

Occupation:

For individuals appointed with Authorised Signatory Authority, how have you mainly accumulated your wealth? (select one)

- | | |
|--|--|
| <input type="checkbox"/> Savings from employment | <input type="checkbox"/> Business operations |
| <input type="checkbox"/> Superannuation | <input type="checkbox"/> Investments |
| <input type="checkbox"/> Inheritance/Gift | <input type="checkbox"/> Foreign income |
| <input type="checkbox"/> Sale of a property or asset | <input type="checkbox"/> Legal settlement |

Mother's maiden name:

Access Code (if known):

If you do not have an Access Code, we will generate one and send it to the address provided.

Mobile phone number (mandatory):

Email address (mandatory):

C. Declaration of first individual

By completing this form, you accept and agree to be bound by the terms and conditions contained in the offer document. If you do not already have a copy of the offer document you can obtain it from wrapinvest.com.au/voyage or by contacting us.

Signature:

Date:

Second individual

A. What level of Authority are you appointing?

If you are unsure of the type of authority, please refer to *Terms relating to each of the levels of authority* in section 6.

- Authorised Signatory Authority (for Investment accounts only):
This provides the individual with signing authority on the Wrap Cash Account and with Online Client Portal access on your Voyage Investment Service account. Voyage Superannuation Master Trust accounts will receive 'enquiry only' if this option is selected.

What are the operating instructions?

any to sign all to sign other, please specify:

- Enquiry Authority: This provides the individual with the ability to access information and view your Voyage account.

B. Details of second individual

This section is to be completed by the second individual appointed

Title:

Full name:

Any other name known by:

Date of birth:

Residential address (cannot be a post office box):

Occupation:

For individuals appointed with Authorised Signatory Authority, how have you mainly accumulated your wealth? (select one)

- | | |
|--|--|
| <input type="checkbox"/> Savings from employment | <input type="checkbox"/> Business operations |
| <input type="checkbox"/> Superannuation | <input type="checkbox"/> Investments |
| <input type="checkbox"/> Inheritance/Gift | <input type="checkbox"/> Foreign income |
| <input type="checkbox"/> Sale of a property or asset | <input type="checkbox"/> Legal settlement |

Mother's maiden name:

Access Code (if known):

If you do not have an Access Code, we will generate one and send it to the address provided.

Mobile phone number (mandatory):

Email address (mandatory):

C. Declaration of second individual

By completing this form, you accept and agree to be bound by the terms and conditions contained in the offer document. If you do not already have a copy of the offer document you can obtain it from wrapinvest.com.au/voyage or by contacting us.

Signature:

Date:

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Would you like to cancel a Third Party Authority or Company access on your Voyage account?

No Yes, please specify name:

Existing authorities will remain on your Voyage account if this section is not completed.

5

Declaration and signature of account holders

For personal accounts, all account holders must sign. For company accounts two directors, a director and a secretary, or a sole director must sign. Please note that the directors/secretary who sign must be existing account signatories.

This form must contain an original signature(s) – digitally inserted signatures will not be accepted.

I/we:

- accept and agree to be bound by the terms and conditions in the applicable offer document and in section 6 of this form, that relate to the appointment of third party authorities, and
- authorise the company whose name appears in section 2 (appointee), which includes the individual signatories appointed by the company OR the individual(s) whose signature(s) appear in section 3, to operate my/our account, and
- acknowledge that, even if I/we do not make use of Voyage's various electronic and telephone services, the appointee(s) may be able to make use of those services in operating my/our account on my/our behalf.

Signature 1:

Date:

Title:

Name:

If a company officer, your corporate title:

Signature 2:

Date:

Title:

Name:

If a company officer, your corporate title:

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Terms and conditions

Terms and conditions of use of the Online Portal

Background

- "Macquarie" refers to Macquarie Bank Limited, Macquarie Investment Management Limited, Macquarie Equities Limited, and every other member of the Macquarie Group, their employees and agents.
- The Trustee and Operator maintain and offer a facility by which financial intermediaries are able to access Macquarie software containing client data, and transact for clients from a remote location. This facility which includes associated data, information and software owned by or licensed to Macquarie is referred to throughout these terms and conditions of use as Voyage Online (Online Portal).
- The Trustee and Operator agree to allow you, as a financial intermediary, access to and use of the Online Portal on the conditions below. 'You' refers to you as the financial intermediary, your employees and agents or you as employee, as the case may be.
- "Third Party" refers to any other party that you give access to view your Voyage account online, including companies, firms or sole traders. If applicable "Third Party" may also refer to administrative staff of the company or firm.

Conditions of use

- You authorise a "Third Party" to view the information of your Voyage account on the Online Portal.
- You authorise the "Third Party" to use the Online Portal to view your Voyage account, if permitted by the Trustee and Operator:
 - for legitimate purposes, and
 - in accordance with the terms and conditions of use, and
 - not to interfere with or damage (or attempt to interfere or damage) any code, data, or software associated with the Online Portal.
- You will notify the Trustee and Operator immediately if:
 - you suspect the third party is using the access without your authorisation, or
 - you believe the third party is breaching any of these conditions of use.
- You:
 - accept full responsibility and you indemnify the Trustee, Operator and Macquarie for any expense, loss or liability (howsoever characterised or caused) incurred as a result of the Third Party using the Online Portal, and
 - release us from claims and liabilities in connection with any act or omission relating to the appointment of a third party to your Voyage account.
- Anything associated with or available through the Online Portal belongs to the Trustee and Operator or other third persons and is protected by intellectual property rights.
- The Trustee, Operator and Macquarie will use reasonable efforts to provide (but does not warrant that it will provide):
 - access to the Online Portal for the third party at all reasonable times, and
 - reliable data and information, to the extent that it is within its control. The Trustee, Operator and Macquarie take no responsibility for the reliability of data and information outside its control.

Terms and conditions (continued)

7. Where you give authority to a company, firm or sole trader:
 - a) the company, firm, or sole trader will give us details of people who can view your Voyage account on their/its behalf
 - b) you acknowledge and agree that the company, firm, or sole trader may do this
 - c) the company or firm must tell us in writing if any nominated person no longer has authority. If we have not been advised in writing that the person no longer has authority, then that person may still view your Voyage account and you cannot claim that he or she is not acting for you until we are told by the company or firm in writing.
8. Subject to conditions and warranties implied by legislation, the Trustee, Operator and Macquarie excludes:
 - a) liability for any delay, interruption, or unavailability of the Online Portal and for any inaccuracy or incompleteness of data provided to a third party and available online, and
 - b) all terms implied by statute, general law, or custom except ones that may not be excluded. If the Trustee, Operator and Macquarie breaches any condition or warranty implied by legislation into a contract with a consumer, the Trustee, Operator and Macquarie limits its liability for that breach to a resupply of the goods or services in respect of which the breach occurred.
9. The Trustee, Operator and Macquarie reserves the right to:
 - a) change any of these conditions of use at any time and you agree to comply with those changes from the time you are notified (which may be by a notice on the Online Portal or by any other form of notice), and
 - b) suspend or cancel the appointment of a third party as an authority on your Voyage account without telling you in writing.
10. This authority takes effect on the date that we amend our records to note the appointment and continues until you cancel it by telling us in writing. Cancellation also takes effect on the date that we amend our records to note the change.
5. However, the Trustee, Operator and Macquarie remain liable for any loss or liability which, by operation of law we cannot exclude.
6. This authority takes effect on the date that we amend our records to note the appointment and continues until you cancel it by telling us in writing. Cancellation also takes effect on the date that we amend our records to note the change.
7. We may cancel the appointment of a third party as an authority on your Voyage account, by telling you in writing.
8. In the event of the death of a Voyage account holder, the authority given under this form will automatically terminate.
9. Third parties may not set up Direct Debits on your Voyage account or give other third parties access or authority on your Voyage account.
10. Where you give authority to a company or firm such as your stockbroking or financial advisory firm:
 - a) the company or firm will give us details of people who can transact on its behalf
 - b) you acknowledge and agree that the company or firm may do this and that the people nominated by the company or firm can withdraw from your Voyage account in accordance with the authority you have given it
 - c) we will only act on requests from the company or firm, if the person requesting the withdrawal has been nominated by it in accordance with our procedures
 - d) the company or firm must tell us in writing if any nominated person no longer has authority. If we have not been advised in writing that the person no longer has authority, then that person may still operate your Voyage account and you cannot claim that he or she is not acting for you until we are told by the company or firm in writing.

Terms relating to each of the levels of authority

1. You agree to the terms and conditions for the Online Portal as set out in the applicable offer document available from wrapinvest.com.au/voyage.
2. **Enquiry Authority**
 - a) You authorise the third party to have access to information about your Voyage account.
 - b) You do not authorise the third party to make withdrawals from your Cash Account, make any changes to your Voyage account details or close your Voyage account.
3. **Authorised Signatory Authority**
 - a) You authorise the third party to make payments and withdrawals in accordance with the terms and conditions set out above.
 - b) In addition, this authority allows the third party to change details on your Voyage account (subject to clause 9 under the 'General terms which apply to all levels of authority') and close your Voyage account.

General terms which apply to all levels of authority

1. Only you may appoint a third party to access or withdraw from your Voyage account.
2. If you appoint a third party to withdraw from your Voyage account, they will automatically be able to enquire on your Voyage account, also.
3. Withdrawals may be for any amount and may be made at varying intervals of time.
4. You:
 - a) indemnify the Trustee, Operator and Macquarie against all loss, liabilities and costs incurred directly or indirectly as a result of the appointment of a third party
 - b) indemnify the Trustee, Operator and Macquarie against all loss, liabilities and costs incurred directly or indirectly in connection with any action by a third party under their appointment or any payment made from your Voyage account, on their instruction
 - c) release us from all claims and liabilities in connection with any act or omission relating to the appointment of a third party to your Voyage account, and
 - d) release us from all claims and liabilities in connection with any action by a third party under their appointment or any payment made from your Voyage account on their instruction.